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b. means for receiving electronic gift certificate card activation data from an existing standard retail point-of-sale device when said electronic gift certificate card is swiped through the point-of-sale device, said electronic gift certificate card activation data comprising the unique identification number of the electronic gift certificate card and an electronic gift certificate activation amount;

c. means for activating an account corresponding to the electronic gift certificate card with a balance equal to the electronic gift certificate activation amount;

d. means for allowing a user of the electronic gift certificate card to purchase goods and services having a value up to the balance of the account corresponding to the electronic gift certificate card; and

e. means for decreasing the balance of the account corresponding to the electronic gift certificate card by the value of the goods and services purchased.

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9. (Amended) A multifunction card system as recited in claim 1, further comprising:

a. at least one phone card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to the multifunction card system;

b. means for receiving phone card activation data from an ^{unmodified} existing standard retail point-of-sale device when said phone card is swiped through the point-of-sale device, said phone card activation data comprising the unique identification number of the phone card and a phone card activation amount;

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3/30/99

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c. means for activating an account corresponding to the phone card with a balance equal to the phone card activation amount;

d. means for allowing a user of the phone card to obtain long distance telephone calling time having a value up to the balance of the account corresponding to the phone card; and

e. means for decreasing the balance of the account corresponding to the phone card by the value of the long distance telephone calling time obtained.

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12. (Amended) A multifunction card system as recited in claim 1, further comprising:

a. at least one loyalty card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to the multifunction card system;

b. means for receiving loyalty data from an ^{unmodified} existing standard retail point-of-sale device when said loyalty card is swiped through the point-of-sale device, said loyalty data comprising the unique identification number of the loyalty card and purchase data; and

c. means for crediting an account corresponding to the loyalty card with loyalty points based upon the purchase data.

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16. (Amended) A prepaid phone card system, comprising:

a. at least one phone card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to the prepaid phone card system;

b. means for receiving phone card activation data from an ^{unmodified} existing standard retail point-of-sale device when said phone card is swiped through the point-of-sale device, said phone

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card activation data comprising the unique identification number of the phone card and a phone card activation amount;

c. means for activating an account corresponding to the phone card with a balance equal to the phone card activation amount;

d. means for allowing a user of the phone card to obtain long distance telephone calling time having a value up to the balance of the account corresponding to the phone card; and

e. means for decreasing the balance of the account corresponding to the phone card by the value of the long distance telephone calling time obtained.

18. (Amended) A prepaid phone card system as recited in claim 16, wherein the first digit of said bank identification number is selected from [the] a group of numbers consisting of the numbers four and five.

20. (Amended) A loyalty card system, comprising:

a. at least one loyalty card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to the loyalty card system;

b. means for receiving loyalty data from an ^{unmodified} existing standard retail point-of-sale device when said loyalty card is swiped through the point-of-sale device, said loyalty data comprising the unique identification number of the card and purchase data; and

c. means for crediting an account corresponding to the loyalty card with loyalty points based upon the purchase data.

21. (Amended) A loyalty card system as recited in claim 20, wherein the first digit of said bank identification number is selected from [the] a group of numbers consisting of the numbers four and five.

23. (Amended) A method of activating or recharging a prepaid card having a unique identification number encoded on it, the identification number [including] comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to a prepaid card system, comprising the steps of:

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- a. swiping the card through an ^{unmodified} existing standard retail point-of-sale device;
 - b. entering an amount into the point-of-sale device;
 - c. transmitting the identification number and the amount from the point-of-sale device to a processing hub;
 - d. crediting an account balance in a database with the amount;
 - e. allowing a user of the card to purchase goods and services using the card; and
 - f. allowing a user of the card to obtain long distance telephone calling time using the card;
 - g. wherein the total of the value of the goods and services purchased and the long distance telephone calling time obtained using the card cannot exceed the account balance.

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27. (Amended) A method of activating or recharging a prepaid phone card having a unique identification number encoded on it, the identification number [including] comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to a prepaid phone card system, comprising the steps of:

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- a. swiping the phone card through an ^{unmodified} existing standard retail point-of-sale device;
 - b. entering an amount into the point-of-sale device;
 - c. transmitting the identification number and the amount from the point-of-sale device to a processing hub;

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d. transmitting the identification number and the amount from the processing hub to a prepaid phone card issuer hub;

e. crediting an account balance in a phone card database with the amount; and

f. allowing a user of the phone card to obtain long distance telephone calling time having a value up to the account balance.

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29. (Amended) A method of adding points to a loyalty card having a unique identification number encoded on it, the identification number [including] comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to a loyalty card system, comprising the steps of:

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a. swiping the loyalty card through an ^{unmodified} existing standard retail point-of-sale device;

b. entering purchase data into the point-of-sale device;

c. transmitting the identification number and the purchase data from the point-of-sale device to a processing hub; and

d. crediting an account in a database with loyalty points based upon the purchase data.

32. (Amended) A multifunction card system comprising:

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a. at least one debit/medical services card having a unique identification number encoded on it comprising a bank identification number approved by the American Banking Association for use in a banking network;

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b. a transaction processor receiving card data from an ^{unmodified} existing standard point-of-sale device, said card data including a unique identification number;

c. a processing hub receiving directly or indirectly said card data from said transaction processor; and

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d. said processing hub accessing a first database when the card functions as a debit card and said processing hub accessing a second database when the card functions as a medical card.

33. (Amended) The multifunction card system of claim 32, wherein the unique identification number further comprises [is] a medical identification number.

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34. (Amended) A system comprising:

a. at least one electronic gift certificate card having an electronic gift certificate card unique identification number encoded on it, said electronic gift certificate card unique identification number [including] comprising a bank identification number approved by the American Banking Association for use in a banking network;

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b. a transaction processor receiving electronic gift card activation data from an unmodified existing standard retail point-of-sale device, said electronic gift certificate card activation data including said unique identification number and an electronic gift certificate card activation amount;

c. a processing hub receiving directly or indirectly said activation data from said transaction processor; and

d. said processing hub activating an account corresponding to the electronic gift certificate card unique identification number with a balance corresponding to the electronic gift certificate activation amount.

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39. (Amended) The system of claim 34, wherein the first digit of the bank identification number is selected from [the] a group of numbers consisting of the numbers four and five.

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50. (Amended) A multifunction card system comprising:

a. at least one electronic gift certificate card having an electronic gift certificate card unique identification number encoded on it, said electronic gift certificate card unique identification number [including] comprising a bank identification number approved by the American Banking Association for use in a banking network;

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b. a transaction processor receiving electronic gift card activation data from an existing standard retail point-of-sale device, said electronic gift certificate card activation data including the electronic gift certificate card unique identification number and an electronic gift certificate card activation amount;

c. a processing hub receiving directly or indirectly said activation data from said transaction processor; and

d. said processing hub activating an account corresponding to the electronic gift certificate card unique identification number with a balance corresponding to the electronic gift certificate activation amount.

53. (Amended) The multifunction card system of claim 50, further comprising:

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a. at least one phone card having a phone card unique identification number encoded on it, said phone card unique identification number [including] comprising a bank identification number approved by the American Banking Association for use in a banking network;

b. said transaction processor receiving phone card activation data from said existing standard retail point-of-sale device, said phone card activation data including said phone card unique identification number and a phone card activation amount;

c. said processing hub receiving directly or indirectly said phone card activation data from said transaction processor and recognizing the phone card unique identification number of the phone card as being associated with a particular prepaid phone card issuer; and

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d. said processing hub forwarding the phone card activation data to a particular prepaid phone card issuer hub.

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55. (Amended) The multifunction system of claim 50, further comprising:

a. at least one loyalty card having a loyalty card unique identification number encoded on it, said loyalty card identification number [including] comprising a bank identification number approved by the American Banking Association for use in a banking network;

b. said transaction processor receiving loyalty card activation data from said existing standard retail point-of-sale device, said loyalty card activation data including said loyalty card unique identification number and purchase data;

c. said processing hub receiving directly or indirectly said phone card activation data from said transaction processor; and

d. said processing hub crediting an account corresponding to the loyalty card with loyalty points based upon the purchase data.

57. (Amended) A multifunction card system comprising:

a. at least one card having a unique identification number encoded on it, said identification number [including] comprising a bank identification number approved by the American Banking Association for use in a banking network;

b. a transaction processor receiving card activation data from an ^{unmodified} existing standard retail point-of-sale device, said card activation data including said unique identification number;

c. a processing hub receiving directly or indirectly said activation data from said transaction processor; and

d. said processing hub activating an account corresponding to the unique identification number, thereby permitting later access to said account.

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